

Discoverer travel insurance

All you need to know



Direct Line[®]

Contents

Policy conditions

Important information	4
Medical Declaration	6
Medical exclusions	7
Insured activities	8
How to contact us	10
How to make a complaint	11
Definitions	13

Your cover

1 Personal belongings	17
2 Personal money	19
3 Emergency medical and travel expenses abroad	20
4 Cancelling or cutting short a journey	23
5 Personal accident	27
6 Personal liability	28
7 If you lose your passport	29
8 Legal assistance	30
9 Disaster cover	33
10 End supplier failure cover	34

Other policy conditions

General conditions	37
General exclusions	40
Specific exclusions	41

Everything else

About our regulators	42
----------------------	----

Welcome to Direct Line

Thanks for taking travel insurance with Direct Line,
underwritten by U K Insurance Limited.

This policy booklet provides all the details you need
to know about your insurance.

Happy travelling!



Policy conditions

Important information

Your travel insurance contract is made up of

- these policy conditions
- **your** schedule
- **your** proposal confirmation.

What you need to do

- Please read this policy booklet and **your** schedule to make sure **you** know exactly what **your** insurance covers.
- Check **your** proposal confirmation and **your** schedule, which sets out the information **you** have given **us**, carefully.
- If **you** think there is a mistake, or if **you** need to make changes, **you** should tell **us** immediately.
- If **you** don't give **us** correct information, or if **you** don't tell **us** about any changes:
 - **your** policy may be invalidated
 - **we** may reject **your** claim
 - **we** may not pay **your** claim in full.

Medical conditions

Your travel insurance covers **you** for medical emergencies while **you** are **abroad**. So any change in **your** health can affect **your** cover. **You** must tell **us** if **you** are diagnosed with any medical condition – see **Medical Declaration** on page 6.

Insured activities

Your travel insurance covers **you** for a wide range of sports and activities. However, some **hazardous activities** are not covered. Please phone **us** on **0345 246 0415** if:

- **you** are taking part in an activity which is not listed in the **Insured Activities** section of this policy; or
- the main purpose of **your trip** is to take part in a particular activity and that activity is not listed in the **Insured Activities** section.

Independent travel

This policy provides cover for each insured adult, whether travelling together or independently. It covers children only if they are travelling with an insured adult or on trips organised by schools or recognised organisations that are supervised by adults.

Trip length

Our Discoverer insurance only covers **trips** that are more than 90 days in length up to a maximum of 550 days (if your destination is in Europe, the maximum length is 365 days). **Your** actual **trip** length is shown in **your** policy schedule.

Period of insurance

Your cover begins when **you** leave **your home** at the start of each **trip** and ends when **your trip** ends. The only exception to this is **cancellation cover** – see below.

Extending the period of insurance

If **you** are delayed returning to **your home area** beyond the scheduled end date of **your trip** for reasons outside **your** control, **we** will automatically extend the **period of insurance** until **your** new return date.

Cancellation cover

Your insurance covers **you** in case **you** have to cancel **your trip** before it starts. This cover begins on the start date shown on **your** schedule or the date **you** booked the **trip**, whichever is later, and ends when **you** leave **your home area** at the start of **your trip** – see Section F.

Stopover cover

If **you** are travelling to or from Australasia, Asia or Africa and **you** decide to break **your** journey by stopping over in other countries, **you** will be covered for a stay of up to 14 days in those other countries during the **period of insurance**.

If you return temporarily to the UK

During the **period of insurance**, if **you** return to the **UK**, **your** cover can be suspended for up to 14 days and will resume when **you** leave the **UK** again. **You** do not need to tell us when **you** do this.

Meeting your needs

We have not given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs and just to let **you** know **our** consultants may receive a bonus if **you** purchase any cover with **us**.

The law that applies

Under European law, **you** and **we** may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict **your** rights under mandatory provisions of the law of the country where **you** permanently live.

We've supplied this agreement and other information to **you** in English and **we**'ll continue to communicate with **you** in English.

Medical Declaration

Please read this section carefully. If you don't tell us about a medical condition, you will not be covered if that condition is a factor in you falling ill or being injured during your trip.

Pre-existing medical conditions

At the start date of **your** policy or when **you** booked **your trip**, whichever is later, **you** must tell **us** about any **pre-existing medical condition** that an **insured person** has. The definition of **pre-existing medical condition** is on page 15 and is:

Any of **you** have or have had any of the following:

- cancers
- heart conditions (such as irregular heart beat, angina or heart disease)
- circulatory conditions (such as diabetes, strokes, high blood pressure or high cholesterol)
- breathing conditions (such as asthma or COPD)
- gastro-intestinal or digestive conditions (such as Crohn's Disease or IBS)
- bone or joint conditions (such as arthritis or gout)
- any terminal prognosis

And any medical condition for which, in the 12 months leading up to the start of this insurance (shown on **your** schedule), or the date when **you** booked **your trip**, whichever is later, **you**:

- have had advice or treatment or been given a prescription from a **doctor**
- have been under investigation or awaiting diagnosis
- have been on a waiting list for **inpatient** treatment or are aware of the need for **inpatient** treatment.

New medical conditions

You must tell **us** if any **insured person** is diagnosed with any of these conditions after **you** have paid for this policy and before **you** leave on **your trip**:

- cancers
- heart conditions (such as irregular heart beat, angina or heart disease)
- circulatory conditions (such as diabetes, strokes, high blood pressure or high cholesterol)
- breathing conditions (such as asthma or COPD)
- gastro-intestinal or digestive conditions (such as Crohn's Disease or IBS)
- bone or joint conditions (such as arthritis or gout)
- any terminal prognosis.

What happens when you declare a medical condition

If **you** tell **us** about a medical condition, **we** may:

- cover **your** medical condition without extra premium
- ask **you** to pay an extra premium
- exclude cover for that medical condition.

If **we** cannot cover **your** medical condition, or **you** do not want to pay any additional premium, **you** can:

- make a claim for cancellation (see **Section 4**) if **your trip** has not yet started, or
- cancel **your** policy and **we** will send **you** a proportionate refund as long as **you** have not yet travelled or made a claim.

Medical exclusions

You're not covered for

- x We won't pay for:
 - a any travel which is against the advice of a **doctor**, or would have been if **you** had sought such advice
 - b any travel for the purpose of receiving medical advice or treatment
 - c any claim if **you** have failed to take necessary medication, such as inoculations or medication that a **doctor** has prescribed to **you**.

If you don't tell us about medical conditions

We can reject any claim which is in any way connected with a **pre-existing medical condition** or a new medical condition (as described above) that **you** suffer from and did not tell **us** about and which **we** did not agree to cover in writing.

Am I covered?

If **you** are unsure about whether **you** are covered or if **you** need to disclose any medical conditions, please call **us** on **0345 246 0415**.



Insured activities

You're covered for

Your travel insurance automatically covers you to do the sports and activities listed here:

✓ Land-based activities

- Abseiling
- Aerobics
- Archery (under qualified supervision only, cover excludes third party liability)
- Badminton
- Baseball
- Basketball
- Beach games (including cricket, football and volleyball)
- Bowls
- Bungee jump (one jump only)
- Camel rides or elephant rides
- Clay pigeon shooting (under qualified supervision only)
- Climbing (on artificial walls, under qualified supervision only)
- Cricket
- Croquet
- Cycling (but not BMX or off-road biking)
- Dancing
- Fell walking (up to 3,000 metres above sea level)
- Fencing (protective equipment must be worn)
- Football
- Go-karting (up to 125cc, crash helmet must be worn, cover excludes third party liability)
- Golf
- Handball
- High ropes courses (under qualified supervision only)
- Hiking (up to 3,000 metres above sea level)
- Hockey
- Horse riding or pony trekking (not hunting, jumping or polo, helmet must be worn)
- Ice skating (on rink only, not ice hockey or speed skating)
- Jogging or running
- Motorcycling (up to 125cc, crash helmet must be worn, cover excludes third party liability)
- Netball
- Orienteering (up to 3,000 metres above sea level)
- Racquetball
- Rambling (up to 3,000 metres above sea level)
- Rifle shooting (under qualified supervision only, cover excludes third party liability)
- Roller skating or roller blading
- Rounders
- Skateboarding
- Softball
- Squash
- Table games (table tennis, snooker, pool, billiards)
- Tennis
- Trampolining
- Trekking (up to 3,000 metres above sea level)
- Volleyball.

✓ Water-based activities

These must be in inland or coastal waters only unless otherwise stated.

- Banana boating (buoyancy aid must be worn)
- Body or boogie boarding
- Canoeing or kayaking (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Dinghy sailing (buoyancy aid must be worn, maximum 12 miles from coast, no cover for the cost of rescue, cover excludes third party liability)
- Fishing

- Jet skiing or wet biking (helmet and buoyancy aid must be worn, cover excludes third party liability)
- Rafting (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Rowing
- SCUBA diving (to a depth of 18 metres and only where **you** are a qualified diver and accompanied at all times by another qualified diver or, if **you** do not hold a SCUBA diving qualification, **you** are accompanied at all times by a qualified diving instructor)
- Snorkelling
- Surfing
- Swimming
- Water polo
- Water skiing (buoyancy aid must be worn)
- Windsurfing or sailboarding (buoyancy aid must be worn)
- Yachting (buoyancy aid must be worn, maximum 12 miles from coast, no cover for the cost of rescue, cover excludes third party liability).

✓ Air-based activities

- Hot air balloon rides (as a passenger only, balloon must have airworthiness certificate, pilot must be qualified)
- Parascending (over water).

You're not covered for

X You will not be covered for:

- a any **hazardous activity**, not listed above, unless **we** have specifically agreed to it in writing
- b any activity **you** do as a professional, or in a race or competition
- c any activity carried out against local warnings or advice
- d any activity if it is not carried out in a safe way
- e any activity if you act irresponsibly or put **yourself** in needless danger
- f certain activities if the activity is the sole purpose of your **trip**.

Is my activity covered?

Please call **us** on **0345 246 0415** if **you** are unsure about whether the activities **you** plan to do on **your trip** are covered by **your** policy.

How to contact us

Before you travel, if you:

- have a medical condition **you** need to declare – see **Medical Declaration**, page 6
- want to discuss anything else about how **your** insurance works.

0345 246 0415

We're open 8am to 9pm Monday to Friday, 9am to 5pm Saturday and 10am to 5pm Sunday.

If you need to make a claim, and if you:

- are injured or ill while away, or **you** need to cut short **your trip**, call **our** Emergency Assistance Service

From abroad

+44 (0) 1252 740098

In the UK

0370 241 4628

We're open 24 hours a day, 365 days a year.

- have any other type of claim and for non-emergencies

From abroad

+44 (0) 345 246 0415

In the UK

0345 246 0415

We're open 8am to 6pm, Monday to Friday.

- need to claim for Legal Assistance.

From abroad

+44 (0) 370 240 0285

In the UK

0370 240 0285

We're open 24 hours a day, 365 days a year.

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0345 246 0415**. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR11DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation • the decision • next steps, if applicable. It will also provide information about the Financial Ombudsman Service.

How to make a complaint continued

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: 0300 123 9123 or 0800 023 4567

Abroad: +44 20 7964 0500

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

If your complaint is about Section 8 Legal Assistance

You can refer complaints about claims under **Section 8 Legal Assistance** to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor, barrister or other suitably qualified person that **you** and **we** agree on. If **you** and **we** cannot agree then **we** will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

Definitions

Certain words in this policy booklet, your schedule and endorsements will have the same meaning wherever they appear.

The definitions listed below will apply to the whole policy, unless **we** say that they have a different meaning when used in particular sections. **We** have highlighted these defined words and phrases in bold throughout this policy booklet.

Abroad

Any country outside the **UK**.

Anticipated event

Any event or occurrence that affects **your trip**, which **you** knew would happen or could reasonably have expected to happen, and were aware of:

- at the date when **your** insurance started or renewed, or
- the date when **you** booked **your trip**, whichever is later.

Appointed representative

The **preferred law firm**, solicitor or other suitably qualified person appointed by **us** to represent **you** under **Section 8**.

Close business associate

Any person whose absence from business for one or more complete working day at the same time as **your** absence prevents the effective continuation of that business.

Close relative

Your partner and your:

- parent, parent-in-law, step-parent or legal guardian
- child, child-in-law, step-child or foster child
- sibling, sibling-in-law, half-sibling or step-sibling
- grandparent or grandchild.

Consumable item

Items that are designed to be used up including tobacco products, scents and perfumes, cosmetics, skin care products, food and drink.

Court

Court, tribunal or other suitable authority.

Definitions continued

Doctor

A registered practising member of the medical profession who is not related to **you** or **your travelling companions**.

Endorsement

An agreed change to the terms of the policy.

Excess

The amount **you** must pay towards any claim. The excess applies to each **insured person** and each event that leads to a claim.

Geographic region

The countries and destinations covered by **your** travel insurance.

Hazardous activity

Any activity or sport that is not specifically covered by this policy.

Home

The address where **you** permanently live in the **UK**.

Home area

England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands depending on where **your home** is.

Inpatient

Where **you** are admitted and remain in hospital for at least one night.

Legal costs

- All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the **appointed representative** and agreed by **us**.
- The fees incurred by **your** opponent that **you** are ordered to pay by a **court** and any other fees **we** agree to in writing.

Loss of limb

A hand, arm, foot or leg permanently severed at or above the wrist or ankle.

Loss of sight

Where a consultant ophthalmologist certifies **you** as severely sight impaired by completing the Certificate of Vision Impairment or equivalent in **your home area**.

Manual work

Paid or unpaid work that involves:

- using, installing or maintaining equipment or machinery
- building or construction
- caring for any child who is not a **close relative** or **travelling companion**.

Medical adviser

A senior medical officer appointed by **our** assistance service.

Natural disaster

Fire, storm, lightning, avalanche, explosion, hurricane, earthquake, flood, tidal wave, medical epidemic or pandemic.

Period of insurance

The period when **your** travel insurance covers **you** – see **Important Information** on page 4 in the **Policy Conditions** section.

Personal belongings

Your luggage and its contents, **your valuables** and anything **you** wear or carry when travelling.

Personal money

Any money **you** hold for personal use on **your trip**. This includes cash (notes and coins in current use, including foreign currency), non-refundable pre-paid cards, travel and admission tickets.

Point of international departure

The airport, port or station from which **you** leave during **your trip**.

Pre-existing medical condition

Any of **you** have any of the following:

- cancers
- heart conditions (such as irregular heart beat, angina or heart disease)
- circulatory conditions (such as diabetes, strokes, high blood pressure or high cholesterol)
- breathing conditions (such as asthma or COPD)
- gastro-intestinal or digestive conditions (such as Crohn's Disease or IBS)
- bone or joint conditions (such as arthritis or gout)
- any terminal prognosis.

And any medical condition for which, in the 12 months leading up to the start of this insurance (shown on **your** schedule), or the date when **you** booked **your trip**, whichever is later, **you**:

- have had advice or treatment or been given a prescription from a **doctor**
- have been under investigation or awaiting diagnosis
- have been on a waiting list for **inpatient** treatment or are aware of the need for **inpatient** treatment.

Preferred law firm

The law firm **we** choose to provide legal services under **Section 8**.

Reasonable prospects of success

We and the **appointed representative** agree that there is a better than 50% chance that **you** will:

- obtain a successful judgment, and
- recover **your** losses or damages or obtain any other legal remedy **we** agree to, including an enforcement of judgment or making a successful defence, appeal or defence of an appeal.

Terms of appointment

A separate contract which **we** will require the **appointed representative** to enter into with **us** if the **appointed representative** isn't a **preferred law firm**. It sets out the amounts **we** will pay the **appointed representative** under **your** policy and their responsibilities to report to **us** at various stages of the claim.

Total permanent disability

A total and permanent disability that prevents **you** from doing any work of any kind for 52 consecutive weeks, and at the end of this period there is no reasonable prospect of improvement.

Travelling companion

A person or people booked to travel with **you** on **your trip**.

Definitions continued

Trip

A journey that begins and ends at **your home** during the **period of insurance** that is outside the **UK**. If **you** are travelling to or from Australasia, Asia or Africa, this journey may include stopovers in other countries for up to 14 days.

If **you** return to the **UK**, **your** cover can be suspended for up to 14 days and will resume when **you** leave the **UK** again. **You** do not need to tell us when **you** do this.

Unattended

Any **personal belongings** or **personal money** that **you** leave unattended – not in **your** full view and where **you** are not in a position to prevent unauthorised taking of **your** property – unless they are locked safely in **your** personal accommodation or the secure area of a motor vehicle (a locked boot or locked luggage compartment of a hatchback or estate fitted with a lid, fixed tray or roller blind cover).

Under investigation

You have been informed by **your doctor** that **your** symptoms require **you** to be referred for further tests or to a specialist to get a diagnosis.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Valuables

Personal items of value covered under **your** insurance. These include:

- cameras, camcorders, binoculars, telescopes and accessories
- audio, visual and television equipment
- spectacles and sunglasses
- computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories
- jewellery, watches, items made of or containing gold, silver, precious metals or precious semi-precious stones.

We, our, us

U K Insurance Limited.

You, your, yourself, insured person

The policyholder and anyone who is listed as insured in your policy schedule.

Your cover

1 Personal belongings

You're covered for

✓ Personal belongings

We will pay up to a total of £1,000 for each **insured person** if **your personal belongings** are lost, stolen or accidentally damaged during **your trip**. This includes:

- up to £300 for any single item
- up to a total of £300 for **your valuables**
- up to £100 for **consumable items**.

✓ Delayed personal belongings

We will pay up to £200 per **insured person** if **your personal belongings** are missing for more than 12 hours following **your** arrival at **your** destination. This is towards the cost of:

- replacing essential toiletries, medication and clothing
- temporary hire of replacement sports equipment.

You're not covered for

✗ We won't pay for:

- a **unattended personal belongings**
- b **valuables** which are not with **you**, locked in **your** personal accommodation or stored in a locked safety deposit box or locked safe.
If **your** accommodation has a safe or safety deposit box, **your valuables** must be locked inside it
- c **valuables** left in a motor vehicle
- d **valuables** left in a hotel courtesy store or storage room
- e **valuables** left in checked-in luggage
- f **valuables** left in a tent
- g food, bottles, cartons and their contents, and any damage caused by them
- h contact and corneal lenses, hearing aids and dental or medical fittings

- i damage to **personal belongings** caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process
- j sports equipment while in use
- k anything shipped as freight
- l property which is specifically insured by another policy
- m cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
- n any items confiscated, detained or delayed by Customs or other officials
- o any claim for pedal cycles, motor vehicles, caravans, trailers or water craft
- p any claim for musical instruments, antiques, pictures or furs
- q any claim for **personal money**, bonds, negotiable instruments, securities or documents, except as stated in **Section 2** of this policy
- r the cost of replacing any part of a set of items that is not lost, stolen or damaged
- s any expenses for delayed **personal belongings** that **you** can recover from other sources, for example **your** transport operator
- t any **personal belongings** delayed on **your** return journey
- u any **personal belongings** confiscated, detained or delayed by Customs or other officials
- v any claim for hire of winter sports equipment
- w any costs related to the purchase of a new replacement passport or driving licence
- x this specific exclusion (see page 41 for full explanation):
 - 10. Drones and model aircraft.

1 Personal belongings continued

Claiming for lost, stolen or delayed items

If you're claiming for lost, stolen or accidentally damaged personal belongings, you must:

- report any loss or theft to the police or **your** transport operator within 24 hours of discovering it
- get a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown in their conditions of carriage
- get a police report for any other loss or theft within 24 hours of reporting it or as soon as reasonably possible afterwards
- provide **us** with proof of ownership and value for the **personal belongings** for which **you** are claiming to substantiate **your** claim. If **you** do not, it may affect **your** claim
- keep **your** tickets and luggage tags
- have left **your valuables** out of sight if left in the accommodation when **you** are out.

If you're claiming for delayed personal belongings, you must:

- get a Property Irregularity Report within the time limit shown in the airline's conditions of carriage to show how long **you** were without **your personal belongings**
- keep the receipts for any essential replacement items **you** buy or hire
- keep **your** tickets and luggage tags.

How we settle claims

If **your** claim is successful, **we** will decide how best to compensate **you**. This can include:

- paying the cost of replacement
- replacing the item as new
- paying the cost of repair
- a cash payment.

No payment or replacement will amount to more than the original purchase price of the item.

If **we** have already paid **you** for a delay to **your personal belongings** and **you** go on to claim for lost **personal belongings** for the same items, **we** will take that amount from the value of **your** later claim.

Wear and tear

If **we** give you a cash payment for items of clothing, **we** may reduce the amount to allow for wear and tear.

Excess

The **excess** for each **insured person** is £75. There is no **excess** if **you** are only claiming for delayed **personal belongings**.

2 Personal money

You're covered for

✓ Personal money

We will pay up to £500 per **insured person** if **your personal money** is lost or stolen:

- during **your trip**, or
- in the 72 hours before **your** departure.

This includes up to £250 for each insured adult for any **personal money you** hold in cash and £100 for each insured child.

✓ Cash advance

If **your personal money** is lost or stolen, and **you** cannot obtain cash locally, **we** will pay a single emergency cash advance of up to £100 for each insured adult. **You** must repay this when **you** return **home**, or **we** can agree to take it from the amount of **your** claim. **We** may also deduct any administration fee **we** are charged in making the cash transfer.

You're not covered for

✗ We won't pay for:

- a **unattended personal money**
- b **personal money you** did not carry with **you** and which was not locked in **your** personal accommodation or stored in a locked safety deposit box or locked safe. If **your** personal accommodation has a safe or safety deposit box, **your personal money** must be locked inside it
- c **personal money** left in a motor vehicle
- d **personal money** left in checked-in luggage
- e **personal money** left in a tent
- f any **personal money** confiscated, detained or delayed by Customs or other officials
- g any claim for **personal money** as a result of changes in exchange rates or mistakes
- h anything mentioned in the general exclusions (page 40).

Claiming for lost or stolen personal money

To claim for the loss or theft of **personal money**, **you** must:

- report the loss or theft to the police within 24 hours of discovering it, and
- get a written police report within 24 hours of reporting it, or as soon as reasonably possible afterwards
- show **us** confirmation of the amount of **your personal money**, including any foreign currency **you** are claiming for
- always take reasonable care of your personal money to keep it safe and take all reasonable steps to recover **personal money** that is lost or stolen
- have left **your personal money** out of sight if left in the accommodation when **you** are out.

Excess

The **excess** for each **insured person** is £75.

3 Emergency medical and travel expenses abroad

This covers you for essential emergency medical treatment if you fall ill or are injured in an accident abroad. If this happens, please call our assistance service before accepting any treatment.

They will tell **you** if **your** situation is covered and what to do next. **You**'ll find the numbers for the assistance service on page 10 of this booklet. If **your** condition is serious, **we** will bring **you** home to the **UK** as soon as the **medical adviser** considers that **you** are fit enough to travel safely.

You're covered for

We will pay up to £10,000,000 for each **insured person** who is injured, becomes ill, is quarantined or dies while on a **trip** outside **your home area**, including:

✓ Medical costs

- Emergency medical, surgical and hospital treatment and any ambulance and rescue service fees to take **you** to hospital.
- Up to £500 for emergency treatment of acute dental pain.
- £25 hospital benefit for every complete 24-hour period for which **you** are treated as an **inpatient**, up to £1,000 in total.

✓ Travel and accommodation expenses

- Additional travel and accommodation expenses approved in advance by **our** assistance service:
 - to get **you** to or from hospital as an **inpatient** or for outpatient treatment or appointments
 - to return **you** to **your home area** on the advice of **our medical adviser**
 - to get **you home** following emergency medical treatment if **you** can't use **your** return ticket
 - £2,500 for the costs of one person from **your home area** to stay with **you** where this is medically necessary, including economy class travel costs to reach **you** and £25 a day for meals, phone calls and travel.
- Additional costs for accommodation of a similar standard to the accommodation **you** booked for **your trip** if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
- The cost of telephone calls made to or received from **our** emergency assistance service.
- Reasonable extended parking, kennel or cattery costs if **you** have to remain abroad as a result of **your** illness or injury.

✓ Funeral expenses

If **you** die:

- £2,500 for the cost of a funeral or cremation outside **your home area**, or
- £7,500 for the cost of returning **your** body or ashes to **your home**.

Your cover continued

You're not covered for

x We won't pay for:

- a any claim if **you** were travelling against medical advice or specifically to get medical advice or treatment
- b any claim if **you** were waiting for medical treatment before **you** booked the **trip**, unless **we** know about it and have agreed to cover it
- c any claim which is the result of **you** not taking:
 - necessary medication, or medication that has been prescribed for **you**, which **you** knew at the start of **your trip** that **you** would need while **you** were away
 - inoculations for tropical diseases
- d any claim for costs of **inpatient** hospital treatment or being returned to **your home area** that has not been agreed by **our** emergency assistance service
- e any claim for single or private room accommodation, unless **our medical adviser** has said it is medically necessary
- f any claim for costs of treatment, tests or surgery, including preventative treatment and cosmetic or elective surgery, that is not essential in the opinion of **our medical adviser** or could reasonably have waited until **your** return to **your home area**
- g any further expenses if **you** choose not to move hospital or return to **your home area** after **our medical adviser** and the **doctor** who is treating **you** have said it is safe for **you** to move
- h any claim for dental work involving precious metals or dental fittings
- i any claim for treatment or services from a health spa, convalescent or nursing home or rehabilitation centre
- j any expenses inside **your home area**
- k anything mentioned in the general exclusions (page 40)
- l the cost of any non-essential phone calls, faxes, mobile data use or food and drink unless agreed by **us**
- m any of these specific exclusions (see page 41 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 4. Medical conditions **under investigation**
 - 5. **Hazardous activities**
 - 6. **Manual work**
 - 7. Motorised vehicles
 - 8. Motorcycles, mopeds and scooters
 - 9. Quad bikes and all-terrain vehicles
 - 10. Drones and model aircraft.

3 Emergency medical and travel expenses abroad continued

Claiming for emergency medical and travel expenses abroad

To claim for emergency expenses:

- **You** must contact **our** emergency assistance service as soon as possible if:
 - **you** need to go to hospital as an **inpatient**
 - the **doctor** treating **you** says **you** need tests or other outpatient treatment
 - **you** need to return to **your home area** because of a medical emergency, or
 - **you** need to extend **your trip** because of a medical emergency.
- **You** must follow the advice given by the Foreign & Commonwealth Office and **your doctor** for the destinations **you** intend visiting on **your trip**. This includes getting all recommended vaccinations and taking sufficient supplies of **your** prescription medication with **you**.
- **You** must try to get any necessary emergency medical treatment in a facility that accepts the reciprocal health agreement (such as the EHIC) where possible. **Our** emergency assistance service will advise **you** on this.
- If **you** require medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. **In-patient** and out-patient treatment at a public hospital is then available free of charge. If **you** are admitted to hospital, contact must be made with the Assistance Helpline as soon as possible and their authority obtained in respect of any treatment not available under MEDICARE

Our emergency assistance service may arrange to have **you** moved from one hospital to another and/or arrange for **your** repatriation to **your home area**. They will only do this if **our medical adviser** and the **doctor** who treats **you** think it is safe. If **you** don't accept **our** decision **we** will not pay any additional costs **you** incur.

Informing us of changes in your health

You must tell **us** if **you** have a **pre-existing medical condition** or if **you** are diagnosed with a medical condition after **you** have paid for this policy – see **Medical Declaration**, page 6.

Excess

The **excess** for each **insured person** is £75. However, there is no **excess** if **you** use a European Health Insurance Card (EHIC) or any other reciprocal healthcare arrangement to reduce the cost of **your** treatment.

Receipts

Please note: **you** must provide receipts for all travel, accommodation, meals and phone calls for **you** and anyone staying with **you** during **your** illness.

4 Cancelling or cutting short a journey

This covers you in case you have to cancel a trip after you have booked it but before you leave your home area – see Important Information on page 4 – or if you have to cut short your trip in an emergency.

You're covered for

We will pay up to £3,000 for each **insured person** for costs that **you** have paid or legally have to pay if **you** have to cancel or cut short **your trip**, or up to £1,000 for each **insured person** for costs that **you** have paid or legally have to pay if **you** have to amend **your trip**, including:

✓ Cancelling your trip

- deposits
- accommodation and travel costs
- car hire
- £150 for excursions and activities
- kennel, cattery, and professional pet sitter costs
- car parking charges
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

✓ Cutting short your trip (curtailment)

- unused accommodation and travel
- unused car hire
- up to £150 for each **insured person** for unused pre-booked excursions that **you** have to cancel before they begin on the advice of a **doctor** because **you** or **your travelling companion** is seriously injured or seriously ill while on **your trip**
- reasonable costs for additional accommodation and travel if **you** have to return **home** early and **you** cannot use **your** return tickets

- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent
- reasonable extended parking, kennel or cattery costs **you** have to pay as a result of **you** cutting short **your trip**.

✓ Amending your trip

- unused accommodation and travel
- unused car hire
- up to £150 for each **insured person** for unused pre-booked excursions
- reasonable costs for additional accommodation and travel if **you** have to return home early and **you** cannot use **your** return tickets
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent
- reasonable extended parking, kennel or cattery costs **you** have to pay as a result of **you** cutting short **your trip**.

Reasons for cancellation, curtailment or amendment

We will provide cancellation cover if **you** have to cancel **your trip** for any of the reasons listed here.

We will provide curtailment or amendment cover if **you** have to cut short or amend **your trip** for any of the reasons 1–5 but not 6–9.

Check the table to see if **your** situation is covered

- 1 Death, illness or injury:** the death, serious injury or illness of **you**, **your travelling companion**, a **close relative**, a **close business associate** or anyone outside **your home area** that **you** had planned to stay with.
- 2 Court cases and quarantine:** **you**, **your travelling companion** or anyone outside **your home area** that **you** had planned to stay with is quarantined or called for jury service or as a witness in a **court** and a **court** official has refused to postpone it.

4 Cancelling or cutting short a journey continued

- 3 **Armed forces and emergency services:** As a member of the British Armed Forces or Emergency Services, **you** or **your travelling companion** has authorised leave cancelled due to an unexpected emergency.
- 4 **Fire, storm or flood:** **you** or **your travelling companion** has to stay at their home as a result of it being seriously damaged by fire, storm, flood or due to a burglary in the seven days before departure on **your trip**.
- 5 **FCO travel advice:** Foreign & Commonwealth Office advice against 'All travel' or 'All but essential travel' to **your** intended destination comes into force after the start date of this insurance, or the date when **you** booked **your trip**, whichever is later. If **you** are claiming for cancellation, **you** must have cancelled **your trip** in the 28 days before **your** departure.
- 6 **Unemployment:** **you** or **your travelling companion** is made redundant, or have a self-employed contract terminated early, and is registered for a Jobseeker's Agreement with the Department for Work and Pensions.
- 7 **Pet emergency:** **your** pet cat or dog needs emergency life-saving treatment in the seven days before **your** departure on **your trip**.
- 8 **Passport or visa:** **your** passport or visa is stolen in the seven days before **your** departure on **your trip** and **you** can't arrange a replacement in time.
- 9 **Natural disaster:** **You** are unable to use **your** pre-booked and pre-paid accommodation due to the immediately surrounding area being adversely affected by **natural disaster**.

We will cover you for cancellation in any of the situations ticked in this table. If you have to cut short (curtail) or amend your trip, we will cover you for reasons 1–5 but not 6–9.

Reason to cancel (see above for explanation)	You	Travelling companion	Close Relative	Close Business Associate	Anyone outside your home area that you had planned to stay with
1 Death, illness or injury	✓	✓	✓	✓	✓
2 Court cases and quarantine	✓	✓	✗	✗	✓
3 Armed forces and emergency services	✓	✓	✗	✗	✗
4 Fire, storm or flood	✓	✓	✗	✗	✗
5 FCO travel advice	✓	✓	✗	✗	✗
6 Unemployment	✓	✓	✗	✗	✗
7 Pet emergency	✓	✗	✗	✗	✗
8 Passport or visa	✓	✗	✗	✗	✗
9 Natural disaster	✓	✓	✗	✗	✗

You're not covered for

- ✗ Cancelling your trip
 - a any cancellation that happens when **you** do not have the correct passport or visa for **your trip**
 - b any actions or failure by **your** transport operator or their agents or a conference organiser
 - c any cancellation if **you** had reason to believe the **trip** might be cancelled at the time **you** booked it
 - d any cancellation caused by unemployment if **you** were unemployed, or **you** were aware that **you** might become unemployed, at the time **you** booked **your trip**
 - e any claim for cancelling **your trip** because of unemployment which is due to **your** misconduct, resignation or voluntary redundancy
 - f any claim if **your** intended travel is against the advice of a **doctor**, or would have been if **you** had sought such advice
 - g any claim for cancelling **your trip** if **your** transport operator or their agents refused to transport **you** or **your travelling companion** because they consider that person is not fit to travel
 - h any claim resulting from **you** not wanting to travel or not enjoying **your trip**
 - i anything mentioned in the general exclusions (page 40)
 - j any of these specific exclusions (see page 41 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 11. Administrative costs
 - 12. Timeshare fees
 - 13. Ill-health of **close relatives, close business associates** and **travelling companions**.
 - k any claim when the local or national authorities have confirmed that it is safe to travel or stay at **your** destination
- ✗ Cutting short or amending your trip
 - a any claim for costs as a result of having to cut short or amend **your trip** that were not authorised by **our** emergency assistance service before **you** returned **home**
 - b any claim for additional travel costs as a result of having to cut short or amend **your trip** if **you** did not purchase a return ticket to **your home area** before starting **your trip**
 - c any claim for **your** unused return travel tickets as a result of cutting short or amending **your trip** if **we** have paid to get **you home** because of injury or illness under **Section D** or **Section E** of this policy
 - d any claim if **you** travel against the advice of a **doctor**, or would have been if **you** had sought such advice.
 - e any claim which is the result of **you** not taking:
 - necessary medication, or medication that has been prescribed for **you**, which **you** knew at the start of **your trip** that **you** would need while **you** were away
 - inoculations for tropical diseases
 - f any claim for cutting short or amending **your trip** if **your** transport operator or their agents refused to transport **you** or **your travelling companion** because they consider that person is not fit to travel
 - g any claim resulting from **you** not enjoying **your trip**
 - h anything mentioned in the general exclusions (page 40)
 - i These specific exclusions (see page 41 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 4. Medical conditions **under investigation**
 - 5. **Hazardous activities**
 - 6. **Manual work**
 - 7. Motorised vehicles
 - 8. Motorcycles, mopeds and scooters
 - 9. Quad bikes and all-terrain vehicles
 - 10. Drones and model aircraft
 - 11. Administrative costs
 - 12. Timeshare fees
 - 13. Ill-health of **close relatives, close business associates** and **travelling companions**.

4 Cancelling or cutting short a journey continued

Claiming for cancellation, curtailment or amendment

To claim for the costs of cancelling, cutting short or amending **your trip**, **you** must provide these documents at **your** own expense:

- relevant medical certificates from a **doctor** if **you** cancelled, cut short or amended **your trip** due to death, injury, illness or quarantine
- for cancellation claims, a cancellation invoice, **your** unused tickets and ticket receipts
- any other supporting documents that **we** reasonably ask for to support **your** claim.

If **you're** claiming for cancellation, the amount of any claim will be limited to costs that would have applied at the time **you** first became aware of the need to cancel **your trip**.

If **you're** claiming for curtailment or amendment, **you** must contact **our** emergency assistance service as soon as possible once **you** become aware of the need to return to **your home area**.

Claims for unused accommodation will be calculated based on the number of complete days of **your trip** that are lost as a result of either **your** early return to **your home area** or **your** admission to hospital as an **inpatient**.

Excess

The **excess** for each **insured person** is £75 unless **you** are only claiming for lost deposits, in which case it is £10 for each **insured person** claimed for.



5 Personal accident

You're covered for

✓ Personal accident

If **you** are accidentally injured on **your trip**, we will pay:

- £10,000 (or £1,500 if **you** are aged under 18) if the injury is the sole cause of **your** death
- £10,000 if the injury is the sole cause of **your loss of sight** or **loss of limb**
- £25,000 if the injury is the sole cause of **your total permanent disability**.

You're not covered for

✗ We won't pay for:

- a death, **loss of sight**, **loss of limb** or **total permanent disability** that occurs more than one year after the date of **your** injury
- b any claim where **your** injury does not lead solely, directly and independently to **your** death, **loss of sight**, **loss of limb** or **total permanent disability**
- c any claim resulting from a sickness or disease, naturally occurring or degenerative condition
- d any claim for **total permanent disability** if **you** had reached the state age for retirement and were claiming state pension as **your** only means of income, or alternatively were claiming a private pension as only means of income regardless of **your** age, before **your trip** started
- e anything mentioned in the general exclusions (page 40)
- f these specific exclusions (see page 41 for full explanations):
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 4. Medical conditions **under investigation**
 - 5. **Hazardous activities**
 - 6. **Manual work**
 - 7. Motorised vehicles
 - 8. Motorcycles, mopeds and scooters
 - 9. Quad bikes and all-terrain vehicles
 - 10. Drones and model aircraft.

How we settle claims

We will only pay one benefit for any **insured person**.

If **you** die without making a will, no claim payments will be made until executors have been appointed.

In all other circumstances, payments will be made to **you** or **your** legal representatives.

Excess

There is no **excess** for Personal Accident claims.

6 Personal liability

You're covered for

✓ Personal liability

We will pay up to £2,000,000 in costs if **you** become legally liable during **your trip** for an accident that causes:

- death or injury to any person
- accidental loss or damage to property that is not owned by any **insured person**.

This includes reasonable and necessary legal costs related to the accident.

You're not covered for

✗ We won't pay for:

- a any claim for the death or injury of **your** employees or members of **your** family
- b any claim for loss or damage to property which is owned by or under the control of **you**, a member of **your** family or **your** employees
- c any claim for land or buildings that **you** own or occupy, other than temporary holiday accommodation
- d any claim for **total permanent disability** if **you** had reached the state age for retirement and were claiming state pension as **your** only means of income, or alternatively were claiming a private pension as only means of income regardless of **your** age, before **your trip** started
- e any fines or charges made to punish the person who caused the accident
- f any claim as a result of **your** deliberate actions or failure to act
- g any claim as a result of **you** owning or controlling any animal, other than domestic pets
- h any claim as a result of **you** owning or using any aircraft, firearm, mechanically propelled or towed vehicle, or any vessel except for manually propelled water craft
- i any claim related to a **trip** solely within **your** home area

j anything mentioned in the general exclusions (page 40).

k any of these specific exclusions (see page 41 for full explanations):

- 5. **Hazardous activities**
- 6. **Manual work**
- 10. **Drones and model aircraft.**

Claiming for personal liability

To claim for personal liability, **you** must get **our** agreement in writing to any costs.

Please note that **we** reserve the right to take over and defend or settle any liability case in **your** name.

Excess

The **excess** for each event that leads to a claim for damage to property is £75. There is no **excess** for personal liability claims for injury.

7 If you lose your passport

You're covered for

✓ Lost or stolen passport

We will pay up to £500 for each **insured person** if **your** passport is lost, stolen or destroyed while **you** are on **your trip**, for:

- the administration costs of obtaining an emergency travel document
- reasonable extra travel and accommodation costs as a result of losing **your** passport.

You're not covered for

✗ We won't pay any costs related to:

- a **unattended** passport
- a passport **you** did not have with **you** and which was not locked in **your** personal accommodation or stored in a locked safety deposit box or locked safe. If **your** personal accommodation has a safe or safety deposit box, **your** passport must be locked inside it
- a passport left in a motor vehicle
- a passport left in a hotel courtesy store or storage room
- a passport left in checked-in luggage
- a passport left in a tent
- a passport that is confiscated, detained or delayed by Customs or other officials
- any costs related to the purchase of a new replacement passport
- any costs incurred as a result of an **anticipated event**
- anything mentioned in the general exclusions (page 40).

Claiming if your passport is lost or stolen

To claim for costs as a result of a lost or stolen passport, **you** must:

- report the loss to the police or British Consular Representative within 24 hours of discovering it or as soon as reasonably possible after that, and get an official report from them
- always take reasonable care of **your** passport to keep it safe and take all reasonable steps to recover any passport that is lost or stolen.

Excess

The **excess** for each **insured person** is £75.

8 Legal assistance

Before you incur any legal costs, you must contact the legal helpline on 0370 240 0285 or +44 (0) 370 240 0285 from abroad. The helpline is open 24 hours a day, 365 days of the year.

You can ring the legal helpline to talk about any private legal problem in connection with **your trip** under **UK** law, whether or not it results in a claim. **We** will advise **you** of **your** legal rights, what courses of action are available to **you** and whether **you** need to consult a lawyer.

You're covered for

✓ Personal injury and holiday contract disputes

We will pay up to £50,000 for **legal costs** to help **you** claim damages or compensation:

- for injury, illness or death, which happens during **your trip**
- for breach of contract arising from an agreement **you** have for **your trip**.

We will only pay **legal costs** for claims relating to mental health if they result from an accident that also causes physical bodily injury to **you**.

✓ Detention abroad

We will pay up to £250 for **your** first consultation with a local solicitor if **you** are arrested or held by authorities during **your trip**.

You're not covered for

- x **We** don't cover claims arising from or relating to:
 - a defending **your** legal rights in claims against **you**
 - b illness or injury that develops gradually or isn't caused by a specific or sudden accident
 - c action against another **insured person, close relative, travelling companion** or anyone outside your **home area** that **you** planned to stay with
 - d **legal costs** relating to the period before **we** accept **your** claim
 - e **legal costs** for bringing legal action in more than one country for the same event
 - f loss or damage that is insured under another section of this policy or any other insurance policy
 - g any dispute with **us**, other than as shown under '**How to make a complaint**' (see page 11)
 - h fines, penalties, compensation or damages which **you** are ordered to pay by a **court**
 - i any appeal where **we** did not provide cover for the original claim
 - j anything mentioned in the general exclusions (page 40).
 - k preventative, cosmetic or elective surgery or treatment.
 - l negligent surgery, clinical or medical procedure or treatment unless resulting from **your** treatment following a sudden and specific accident that occurred during **your trip**.

Special conditions for claiming Legal Assistance

These conditions apply to this section in addition to the general conditions on page 37.

We will only provide cover for Legal Assistance if:

- **we** and the **appointed representative** agree that **your** claim has **reasonable prospects of success** for the duration of the claim, and
- any legal proceedings will be carried out by a **court**.

Following the policy terms

You must follow all of the terms and conditions of this policy, and take all reasonable precautions to prevent a claim from happening. Where a claim is unavoidable, **you** must take all reasonable precautions to minimise the amount of the claim.

If **our** position is affected because **you** have not followed the terms and conditions of this policy, **we** have the right to:

- refuse or withdraw from any claim
- refuse to pay **legal costs** **we** have already agreed to meet
- claim back from **you** **legal costs** that **we** have paid.

Reporting your claim

- **You** must report full and factual details of **your** claim to **us** within a reasonable time after the date of incident.
- **You** must send **us** any reasonable and relevant information that **we** ask for and pay for any charges involved in doing this.

Choosing who represents you

- If **we** accept **your** claim, **we** will choose a **preferred law firm** to try to settle the matter without having to go to **court**.
- If it is necessary to take **your** claim to **court**, or if there is a conflict of interests, **you** can choose a law firm to act as the **appointed representative**.
- If **you** choose an **appointed representative** who isn't a **preferred law firm** they must agree to **our terms of appointment** (**you** can ask **us** for a copy). **We** will only cover their **legal costs** from the date they agree to **our terms of appointment**.
- The **appointed representative** will enter into a separate contract of appointment directly with **you**. **You** will be responsible for any of their legal costs that aren't authorised by **us**.

Co-operating with the appointed representative and us

- If **we** ask, **you** must tell the **appointed representative** to give **us** any documents, information or advice that they have or know about.
- **You** must fully co-operate with the **appointed representative** and with **us**.
- **You** must not take any action that has not been agreed by **your appointed representative** or by **us**.
- **You** must keep **us** and **your appointed representative** promptly informed of all developments relating to the claim and provide **us** and the **appointed representative** immediately with all information, evidence and documents that **you** have or know about.
- **You** must get **our** permission before instructing a barrister or expert witness.
- **We** can contact the **appointed representative** at any time, and they must co-operate with **us** at all times.

8 Legal assistance continued

Barrister's opinion

- If there are conflicting opinions over the **reasonable prospects of success**, **we** will ask **you** to get an opinion from a barrister. **We** will agree the choice of barrister with **you**.
- **You** will have to pay for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

Offers to settle your claim

- **You** must tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.
- **We** can refuse to pay further **legal costs** if **you** do not accept a payment into **court**, or an offer to settle a claim, which **we** or **your appointed representative** consider should be accepted.

Approval to settle or end your claim

You must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the **appointed representative** without **our** approval. **We** won't withhold approval without good reason.

If the appointed representative refuses to continue acting for you, or if you dismiss them

If an **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, cover for **your** claim will end immediately unless **we** agree to appoint another **appointed representative**.

Economically settling your claim

- **We** can decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings.
- If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.

If legal costs become disproportionate

We can refuse to pay further **legal costs** if **we** or the **appointed representative** consider that those **legal costs** would be disproportionate to the value of the claim.

If your claim no longer has reasonable prospects of success

- **You** must tell **us** if **your** claim no longer has **reasonable prospects of success**.
- **We** can refuse to pay further **legal costs** if **your** claim no longer has **reasonable prospects of success**.

Assessing legal costs

We have the right to have **legal costs**:

- certified by the appropriate professional body
- audited by a costs draftsman **we** choose
- assessed by a **court**.

Recovering legal costs

- **You** must tell the **appointed representative** to claim back all **legal costs** that **you** are entitled to. If **legal costs** **we** have paid are recovered, **you** must refund them to **us**.
- **We** and **you** will share any **legal costs** recovered where:
 - **we** refused to pay further **legal costs** and **you** paid more **legal costs** to end **your** claim.
 - **you** chose to pay the difference between the **legal costs** **we** offered to the **appointed representative** under **our terms of appointment** and the **legal costs** charged by the **appointed representative**.
- Recovered **legal costs** will be split in the same ratio as the **legal costs** originally paid: so if **you** paid 60% of the original **legal costs**, **you** will receive 60% of the recovered **legal costs**.

Excess

There is no **excess** for this type of claim.

9 Disaster cover

You're covered for

✓ Disaster cover

We will pay up to £1,000 for each **insured person** if **you** accommodation or the immediate area is adversely affected by **natural disaster**, including:

- if **you** want to continue **your trip**: reasonable costs for additional accommodation and travel, including car hire
- if **you** need to return home early: reasonable costs for additional accommodation and travel, including car hire, provided that **you** cannot use **your** return travel tickets
- costs **you** have paid or legally have to pay if **you** are unable to use or are forced to move from **your** pre-booked and pre-paid accommodation
- up to £150 for pre-booked excursions
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

You're not covered for

✗ We won't pay for:

- a any claim when the local or national authorities have confirmed that it is safe to travel or stay at **your** destination
- b any claim resulting from **you** not enjoying **your trip** or not wanting to travel
- c anything mentioned in the general exclusions (page 40)
- d any of these specific exclusions (see page 41 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 11. Administrative costs
 - 12. Timeshare fees.

Claiming for disaster cover

To claim for costs after a **natural disaster**, **you** must:

- provide **us** with a cancellation invoice, **your** unused tickets and ticket receipts, as well as any other supporting documents that **we** reasonably ask for to support **your** claim
- contact **our** emergency assistance service as soon as possible once **you** become aware of the need to return **home**
- send **us** written confirmation of the **natural disaster** from the local or national authority of the area where it happened.

How we settle claims

Claims for unused accommodation will be calculated based on the number of complete days of **your trip** that are lost by **your** early return **home**.

We will only pay costs that would have applied at the time **you** first became aware of the need to cancel **your trip**.

Excess

The **excess** for each **insured person** is £75, unless **you** are only claiming for lost deposits, in which case it is £10 for each **insured person**.

10 End supplier failure cover

This cover is provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ("IPP"), who are authorised and regulated by the Financial Conduct Authority (FCA registration: 311958) and is underwritten by Liberty Mutual Insurance Europe SE.

Additional definitions applying to this section of cover only

Insurer

The insurer who will indemnify losses under this section through IPP.

Liberty Mutual Insurance Europe SE.

End supplier

The company that owns and operates the scheduled airline, hotel, train operator (including Eurostar), car ferries, villas abroad & cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

Financial Failure

The **end supplier** becoming insolvent or has an administrator appointed and being unable to provide agreed services.

Bond

A financial obligation from the bond issuer against certain liabilities arising from bondholder's bankruptcy. For example the CAA's (Civil Aviation Authority) ATOL (Air Travel Organiser's Licence) requirement.

Booking agent or consolidator

A ticket distributor as opposed to actual **end supplier** of the service.

The Consumer Credit Act

Section 75 of this Act outlines that when you buy something using **your** credit card, **your** contract is with both the trader and the card issuer. The trader and the card issuer have equal liability for anything that goes wrong. **You** can therefore take action against either of them to get compensation.

The legislation is restricted to goods sold for more than £100 and less than £30,000.

You're covered for

✓ End supplier failure cover

The **Insurer** will pay up to £5,000 in total for each **insured person** named on the booking invoice for:

1 Irrecoverable sums paid prior to **financial failure** of the **end supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure,

Or

2 In the event of **financial failure** after departure:

a additional pro rata costs incurred by the **insured person(s)** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements,

Or

b if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Exclusions

- ✗ The **Insurer** will not pay for:
- 1 Travel or accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure.
 - 2 Any **end supplier** which is, or which any prospect of **financial failure** is known by the **insured person** or widely known publicly at the date of the **insured person's** application under this policy.
 - 3 Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, **bond**, or is capable of recovery from under Section 75 of the **Consumer Credit Act** or from any bank or card issuer or any other legal means.
 - 4 The **financial failure** of any travel agent, tour organiser, **booking agent** or **consolidator** with whom the **insured person** has booked travel or accommodation.
 - 5 Any losses which are not directly associated with the incident that caused the **insured person** to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the **financial failure** of an airline.

Claims Procedure

IPP claims only

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by advising that **you** have Direct Line Travel Insurance and quoting **your** Policy Number and reference ESFI-V2.18:

IPP Claims at Cunningham Lindsey
Oakleigh House
14-15 Park Place
Cardiff
CF10 3DQ.

Or contact:

- Telephone: +44 (0) 345 266 1872
- Email: Insolvency-claims@iplondon.co.uk
- Website: www.iplondon.co.uk/claims.asp

For all other claims – please refer to page 10 – ‘If you need to make a claim’

10 End supplier failure cover continued

Complaints Procedure

For complaints regarding **your** claim; Call 020 8776 3750 or write to: International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR or Email: info@ipplondon.co.uk

Please make sure that **you** quote the policy number which can be found on **your** policy schedule.

It is IPP's policy to acknowledge any complaint, advise **you** of who is dealing with **your** concerns and attempt to address them, all within five working days.

If IPP's investigations take longer, a full response or an explanation of IPP's position with timescales for a full response, will be given within four weeks.

Having followed the above procedure, if **you** are not satisfied with the response **you** may write to the **insurer** at:

Managing Director
Liberty at Lloyd's
5th Floor
Plantation Place South
Great Tower Street
London EC3R 5AZ

In addition, **you** have the right to contact the Financial Ombudsman Service at the following address:

Insurance Division
Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9 123

Email: enquiries@financialombudsman.org.uk

Please make sure that **you** always quote **your** policy number to help **your** enquiry be dealt with efficiently. Making a complaint will not affect **your** right to take legal action.

Privacy Notice

How IPP uses your personal data

International Passenger Protection Limited (IPP) takes the protection of your personal data seriously and is committed to protecting your privacy. The specific company which acts as the "data controller" of your personal data will be the organisation providing your policy as set out in the documentation that is provided to you. If you are unsure you can also contact us at any time by emailing us a info@ipplondon.co.uk or by post at Data Protection Officer, IPP Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, UK.

In order for us to deliver our insurance services, deal with any claims or complaints that might arise and prevent and detect fraud, we need to collect and process personal data. The type of personal data that we collect will depend on our relationship with you; for example, as a policyholder or claimant. Your information will also be used for business and management activities such as financial management and analysis. This may involve sharing your information with, and obtaining information about you from, our distributors, and third parties such as brokers, credit reference agencies, claims handlers and loss adjusters, professional advisors, our regulators or fraud prevention agencies. We also collect personal data about our suppliers and business partners (such as brokers) for the purposes of business management and relationship development.

For further information on how your personal data is used and the rights that you have please see the privacy notice available at www.ipplondon.co.uk/privacy.asp. Please contact us using the details above if you wish to see the privacy notice in hard copy.

Other policy conditions

General conditions

Policy terms and conditions

You must keep to the policy terms, conditions and **endorsements**.

If **you** don't:

- **your** policy may be invalid
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

Providing accurate information

You must provide **us** with information which is correct to the best of **your** knowledge. If **you** fail to provide correct information or inform **us** of any changes, it could affect **your** cover.

Preventing loss

You must take reasonable care to prevent loss, injury or liability, damage or accidents.

Fraud

You must be honest in **your** dealings with **us** at all times. **We** will not pay a claim that is in any way fraudulent, false or exaggerated. If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

What happens if we discover fraud

We have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

We may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

Changes that may affect your cover

You must tell **us** as soon as possible about any changes that could affect **your** cover, for example if:

- **you** are diagnosed with a medical condition – see **Medical Declaration**, page 6
- **you** want to add or remove an **insured person**
- **you** change **your** travel destinations beyond those allowed on **your** schedule
- **you** change **your** travel dates outside the start and end dates of this policy
- **you** plan a **hazardous activity** that we have not specifically agreed with **you**.

If **you** are not sure whether a change may affect **your** cover, please contact **us**.

What we will do when you tell us about a change

We may reassess **your** cover or **your** premium, or both.

What happens if you don't tell us about a change

If **you** don't give **us** correct information or tell **us** about any changes:

- **your** policy may be invalid
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

Paying the premium

You will only be covered if **you** pay **your** premium. If **we** can't collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise.

What happens if we can't collect your premium

Before **we** cancel **your** policy, **we** will write to **you** to give **you** another opportunity to make the payment. If **you** do not pay the premium by the date stated in **our** letter, **we** will write to **you** again to confirm that **your** policy was cancelled on the date the missed payment was due.

General conditions continued

Third party rights

Unless **we** have stated otherwise, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

Cancellation by us

We have the right to cancel **your** policy at any time if there is a valid reason. **We** will give **you** 14 days' notice in writing. **We** will send **our** cancellation letter to the latest address **we** have for **you**.

Why we might cancel your policy

Reasons why **we** might cancel **your** policy include but are not limited to:

- **you** failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy where this significantly affects **our** ability to process **your** claim or deal with **your** policy
- **you** using threatening or abusive behaviour or language with **our** staff or suppliers.

If **we** cancel **your** policy, **we** will keep a proportion of the premium for the period the policy has been in force and return the rest of the premium to **you**.

Cancellation by you

You may cancel **your** policy any time by contacting **us** on **0345 246 0415** or sending **us** notice in writing.

We will not refund any premium if:

- **you** have made a claim during the period **you** were insured
- a claim has been made against **you** during this period
- **you** have taken a trip.

If you cancel before your policy starts

If **you** cancel **your** policy before it is due to start, or within 14 days of the start date or the date **you** receive **your** documents, whichever is later, **we** will return any premium **you** have paid in full.

If you cancel at any other time

If **you** cancel after 14 days have passed, **we** will not refund **you**, except if it's because of a new medical condition as described below.

New medical conditions

If **you** are diagnosed with a new medical condition after **you** have paid for **your** policy, **we** may:

- ask **you** to pay an extra premium
- add conditions to the policy
- exclude cover.

If **we** cannot provide cover for a medical condition or if **you** do not want to pay the extra premium, **you** can:

- call **us** on 0345 246 0415 to claim for cancellation of any **trip you** have booked and paid for that **you** have not yet made, or
- cancel **your** policy and **we** will send **you** a proportional refund, as long as **you** have not yet travelled or made a claim under the policy.

Evidence of claims for illness or injury

If **your** claim is for injury or illness, **we** may ask **your** permission to contact **your doctor** and access **your** medical records. If **you** refuse permission **we** may not be able to deal with **your** claim.

Medical Examinations

If **your** claim is for injury or illness, **we** may ask **you** to have a medical examination at **our** expense. **We** may also ask for, and pay for, a post-mortem examination if any **insured person** dies.

Age and residency

To be covered under this policy, **you** must be a resident of the **UK**. This means **you** must spend at least 6 months of any 12 month period in the **UK**.

Informing us

You must tell **us** about any claim **you** intend to make as soon as possible after of the incident. If **you** make a claim, **you** must pass on to **us** immediately every writ, summons and other document **you** receive in connection with it.

Providing documents

You must give **us** all the information, original documents and help that **we** need to process **your** claim. This includes medical certificates, details of **your** household insurance and any other relevant insurance policy. **You** must provide this information at **your** own expense.

Admitting liability

You must not admit liability, or offer or promise to pay anyone without **our** written permission.

Area of travel

You must travel only to the **geographic region** shown in **your** policy schedule.

However, if **your** needs change, please call **us** on **0345 246 0415** and **we** will do **our** best to help **you**.

Trip length

Our Discoverer insurance only covers **trips** that are more than 90 days in length up to a maximum of 550 days (if your destination is in Europe, the maximum length is 365 days). **Your** actual **trip** length is shown in **your** policy schedule.

Recovering our costs

We reserve the right to take legal action in **your** name but at **our** expense to recover any payment **we** have made under the policy.

Unused tickets

We reserve the right to use **your** unused travel tickets if **you** cancel a **trip** or return **home** early.

Abandonment

You cannot abandon any property to **us**, except when **we** ask **you** to do so.

Other Insurances

If **you** have other insurance that covers the same loss, damage or liability, **we** will not pay more than **our** share of **your** claim, unless **your** claim is for personal accident (**Section 5**). If the other insurance is a household policy, any contribution **we** claim should not affect **your** No Claim Discount (NCD) on that policy.

General Exclusions

We will not pay any claim resulting from

X War

Any loss or damage caused by war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution or similar event, unless **you** are claiming under:

- a **Section 3 Emergency medical and travel expenses abroad**
- b **Section 5 Personal accident.**

X Terrorism

Any loss or damage resulting from an act or threat of action by a person or group intended to influence a government or to frighten the public or any section of it, unless **you** are claiming under:

- a **Section 3 Emergency medical and travel expenses abroad**
- b **Section 5 Personal accident**

Acts of terrorism can include:

- a violence against a person
- b damage to property
- c putting a person's life in danger
- d creating a health risk to the public or a section of it
- e interfering with or seriously disrupting electronic systems or transport services
- f using biological, chemical or nuclear force or contamination.

X Foreign & Commonwealth Office

We do not cover **you** for travel to areas where the Foreign & Commonwealth Office has advised against 'all travel'. If **you** are not sure whether there is a travel warning for **your** destination, or **you** think **you** may need to cancel or cut short **your trip** because of a developing situation, please check with the Foreign & Commonwealth Office at gov.uk/foreign-travel-advice.

X Indirect losses

Any losses that are not directly associated with the incident that caused the claim. Examples of indirect losses include:

- a loss of earnings if **you** are unable to return to work following an injury or illness that happened during a **trip**
- b the cost of replacing locks if **you** lose **your** keys during a **trip**
- c any payments **you** would normally have to make during **your trip**.

X Deliberate harm or recklessness

Any claim made as a result of **you**:

- a committing suicide or attempted suicide
- b deliberately injuring **yourself** or making **yourself** ill
- c putting **yourself** in needless danger, including danger that could reasonably be predicted, unless **you** were trying to save someone's life
- d contracting a sexually transmitted disease
- e being under the influence of drugs or solvents, other than any drugs prescribed for **you** and taken under medical supervision
- f drinking so much that **your** judgement is seriously affected.

X Armed forces

Any losses caused as a result of **your** duties as a member of the Armed Forces, unless **you** have to cancel or cut short **your trip** due to an unexpected emergency – see Reasons for cancellation, curtailment or abandonment **Section 4**.

X Other general exclusions

We will not pay for:

- a any losses caused as a result of **you** breaking the law or being dishonest
- b any claim for travel in an aircraft other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft
- c any loss caused by changes in currency exchange rates
- d any loss or damage more specifically insured by another insurance policy
- e any expenses in providing any certificates, information or evidence which **we** need to process **your** claim.

Specific exclusions

1. Recoverable expenses

- ✗ Any expenses that **you** can recover from elsewhere, such as but not limited to the provider or booking agent for **your trip**, Civil Aviation Authority (CAA) if **your trip** is protected by an Air Travel Organiser's Licence (ATOL) or the credit or debit card provider if **you** used this method to pay and the service **you** paid for has not been provided. It is important that **you** attempt to recover **your** expenses from other sources before **your** travel insurance, as a claim cannot be considered until **you** have done this.
- ✗ If **you** are unsuccessful in obtaining a refund, then **you** can submit a claim against **your** travel insurance.

2. Anticipated events

- ✗ Any claim for costs incurred as a result of an **anticipated event** – see **Definitions**, page 12.

3. Pre-existing medical conditions

- ✗ Any claim resulting from a **pre-existing medical condition** (see **Definitions**, page 15), unless **you** had already told **us** about the condition and **we** had agreed to cover it in writing.

4. Medical condition under investigation

- ✗ Any claim due to an illness or injury that is **under investigation**.

5. Hazardous activities

- ✗ Any claim resulting from **you** taking part in any **hazardous activity**.

6. Manual work

- ✗ Any claim resulting from **manual work**.

7. Motorised vehicles

- ✗ Any claim resulting from **you** riding or driving any motorised vehicle, unless **you** are licensed to drive that vehicle type in **your home area**.

8. Motorcycles, mopeds and scooters

- ✗ Any claim as a result of **you** using any motorcycle, moped or scooter, if:

- a **you** do not wear a crash helmet
- b **you** are the rider and **you** do not hold a valid licence to drive that vehicle type in **your home area**
- c the vehicle is above 125cc and it is not **your** mode of transport from **your home area**
- d **you** are not wearing appropriate protective clothing.

9. Quad bikes and all-terrain vehicles

- ✗ Any claim resulting from **you** using a quad bike or all-terrain vehicle as a rider or passenger.

10. Drones and model aircraft

- ✗ Any claim resulting from **you** owning or using a drone or model aircraft.

11. Administrative costs

- ✗ Any claim for administrative costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges.

12. Timeshare fees

- ✗ Any claim for fees relating to timeshare properties, including management and maintenance fees, except for exchange fees.

13. Ill-health of close relatives, close business associates and travelling companions

- ✗ Any claim for cancelling or cutting short **your trip** because a **close relative, close business associate** or **travelling companion**:
 - a has a medical condition that has resulted in **inpatient** treatment or being put on a waiting list for hospital treatment
 - b is diagnosed with cancer, or
 - c is given a terminal prognosis.
 in the 12 months leading up to the start date of this insurance (shown on **your** schedule), or the date when **you** booked **your trip**, whichever is later.

Everything else

About our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768.

Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.

Can we help?

Find answers at

faqs.directline.com/help/travel-insurance

To make a change or to talk to us about your policy

0345 246 0415

We're open 8am to 9pm Monday to Friday,
9am to 5pm Saturday and 10am to 5pm Sunday

Need to claim?

In an emergency

We're open 24 hours a day, 365 days a year

From abroad +44 (0) 1252 740098

In the UK 0370 241 4628

For all other claims and non-emergencies

We're open 8am – 6pm, Monday to Friday

From abroad +44 (0) 345 246 0415

In the UK 0345 246 0415

If you need legal assistance

We're open 24 hours a day, 365 days a year

From abroad +44 (0) 370 240 0285

In the UK 0370 240 0285

If you would like a Braille, large print or audio version of your documents, please let us know.

Direct Line Insurance policies are underwritten by U K Insurance Limited, Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

T725 1021



Direct Line